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Asian Community Development Corporation



ACDC Newsletter

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Profile of Neil Chin

Neil is a member of the ACDC Board of Directors. He also serves as the Vice-President of the ACDC Board. Neil has lived in Chinatown for 65 years. He emigrated to the United States when he was four and a half years old. After living in Lowell for a short period, his family moved to Chinatown and Neil has lived here every since.

For the past forty or so years, Neil has served the Chinatown community in many different capacities. Since 1946, Neil has been a member of the Chinatown Post of the American Legion formed after World War II. He was the

first historian of the post and moved up through various positions to become commander which he served for two terms. Neil has also served as a member of the South Cove YMCA Board of Directors, President of the Chinese American Civic Association (CACA), member of the seven men negotiating committee appointed by the Chinese Consolidated Benevolent Association (CCBA) to deal with Tufts-New England Medical Center, and member of the CCBA scholarship committee.

Neil's introduction to community activism came in the late 1950's when the Boston Central YMCA proposed to closed the Chinatown-South Cove branch. Neil and other community members worked successfully to save the Chinatown YMCA. In 1967, Neil got involved with "a little bit of politics" and helped found the CACA to fill the needs of the Chinese community. At that time, an important issue was to meet the cultural needs of Chinese parents who wanted to preserve their heritage among their children. CACA has since evolved into a multi-faceted social service agency serving the Asian community-at-large.

Shortly after the founding of CACA, Neil became involved with an

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intercommunity effort among Bay Village, Castle Square and Chinatown to fight New England Medical Center insitutional expansion in 1968. Neil noted that this time period was the height of the "human rights" movement in the country. Neil acknowledged the immense contribution of college-area Chinese American students who got involved with community organizing efforts. In fact, Neil estimates that 80% of what Chinatown has gained is due to the commitment and hard work of non-Chinatown residents. He remembers that a popular saying at that time was "Give a damn!"

Before his retirement, Neil worked for the Commonwealth of Massachusetts Group Insurance Commission and eventually became the head of the agency. He was the first Chinese agency head in the State. Neil reminences that during his tenure, there were very few Asians employed in the state government. In fact, many of the Asians who currently work for the state were recruited by Neil. As he jokes, "Neil Chin was affirmative action in the State."

Chinatown has changed greatly from the days of Neil's youth to the Chinatown of today. Twenty years ago, it was possible to walk through Chinatown and know the names of almost all the people you see. Before immigration laws were liberalized in 1965, Chinatown was a small and stable community. At that time, Chinatown was but a handful of streets, Beach Street, Tyler Street,

Hudson Street, and Harrison Ave up to Kneeland Street, Oxford Street and Oxford Place, Edinboro Street and Ping On Street which at that time was known as Oliver Place. Neil noted that when his family moved south of Kneeland Street, "everyone thought we were moving to the suburbs!" However, most of the old-timers have either moved out or died. Now, Neil notes, the immigrants have a new vibrancy, an entrepreneurial spirit, "Everyone is so busy trying to get ahead." Thus, the Chinatown community is not as close knit as in the past.

There are benefits to the new growth in Chinatown and its population. For example, community residents are beginning to recognize their civil rights such as voting and entitlement to certain benefits. Neil noted that in the past, getting people to vote was like "pulling teeth." However, he also remembers the restrictive voting regulations such as being able to read which prevented many immigrant Chinatown residents from exercising their right to register to vote. Another example of positive change is that in the past, senior citizens had no benefits and depended on their family and family associations to provide for their needs. Now, there are programs and affordable housing available to assist senior citizens.

Current problems which Neil feels presents new challenges to Chinatown include the street gangs which the

(Cont'd on pg. 10)

Update on the Parcel B Housing Development Project

A proposal put forth by Boston Redevelopment Authority (BRA) Director Stephen Coyle in early July 1989 has added a new dimension to the Parcel B project. In addition to the 269 housing units which will be developed by ACDC (120 rental units) and CEDC (149 mix rental and condo units) on Parcel R3-R3A (Parcels A and B), the project will include Parcel C located directly across Parcel B on Oak Street. Parcel C is the site for a planned community center which will house the South Cove YMCA and Chinatown Boys and Girls Club. In addition, the South Cove Health Center, Quincy School Community Council, Chinese American Civic Association, Asian American Resource Workshop, and Chinese Progressive Association will either relocate or expand their existing facilities on Parcel C.

Stephen Coyle proposed uniting the three sites (Parcels A, B and C) as a way to finance the housing and community center developments. By uniting the sites, the housing and community center components will be able to access the Midtown/Cultural District housing linkage of approximately \$22 million dollars (net present value 15-16 million). Potential opportunities to enhance the project's economic efficiency also become possible. For example, by constructing a shared garage rather than two separate garages, the development teams will



save money on construction and operational expenses. Furthermore, Stephen Coyle has invited the New England Medical Center (NEMC) to consider buying or leasing a level of the garage to contribute towards the gap financing of the project.

Before any further planning or design of the housing, community center and garage can take place, it is necessary to conduct a geotechnical survey to evaluate the soil conditions and water level for all three sites. ACDC is drafting a scope of work to be bid upon by geotechnical consultants. The BSC site survey identifying the subdivision plan, topographical and utilities information for Parcels A & B is substantially completed. This information is necessary for the geotechnical survey. A \$50,000 contribution from the NEMC will be applied towards this survey.

From the financial perspective of the project, ACDC has been making significant progress. ACDC recently submitted a preliminary application for \$2.4 million dollars in operating subsidies from the Rental Housing Development Action (R-DAL) program. ACDC has also successfully raised \$33,000 for the predevelopment expenses of Parcel B from the Community Economic Development Assistance Corporation (CEDAC), Riley Foundation and Boston Globe Foundation. ACDC has submitted another request to CEDAC for \$25,000

(Cont'd on pg. 5)



*Community Benefits from two
Midtown/Cultural District
Projects: Commonwealth Center
and Boston Crossing.*

COMMONWEALTH CENTER

Commonwealth Center is located on portions of two city blocks between Boston Common and lower Washington Street extending from Boylston Street to the Paramount Theatre. The project will include a hotel, two office buildings, retail space, and two performing arts theaters. The project will generate the following benefits for Chinatown

Jobs Commonwealth Center will contribute \$1.6 million in job linkage funds for job training programs such as English as a Second Language (ESL) and certification as daycare workers. The project will create 3500 new construction jobs and 6300 permanent jobs.

Housing: Commonwealth Center will provide \$8 million of housing linkage funds for the creation of affordable housing in Chinatown. These funds have been targeted to the development of Parcels A, B and C in Chinatown.

Retail. Commonwealth Center will provide retail opportunities for Chinatown businesses and market retail space to Asian merchants. The project will connect Chinatown retail with retail activity in Downtown Crossing.

Child Care: The project will create 12,000 square feet of child care facilities. A substantial number of child care slots have been targeted for the benefit of Chinatown residents.

Parking: The project's underground garage will provide 1,000 parking spaces for residents, shoppers, employees and theatergoers. Reduced rates will be provided for evening and weekend use.

BOSTON CROSSING

Boston Crossing is a mixed-use development project of retail and office space located on lower Washington Street. The project involves the redesign of Lafayette Place which many consider a failed experiment in urban design. A new specialty retail center at Boston Crossing which connects Jordan Marsh to a new Bloomingdale's will feature an open circulation plan that will reinforce pedestrian activities in the area, and complete replacement of

the Combat Zone Community benefits include the following.

Jobs Boston Crossing will generate 11,000 permanent jobs and 3000 constructions jobs. The developer will also contribute \$3 million to job linkage funds for ESL and the establishment of a Retail Jobs Academy which will train entry-level retail workers. A portion of these funds will also be used to support the Women in the Building Trades, a pre-apprenticeship program for women interested in the construction industry.

Housing Boston Crossing will contribute \$15 million for the creation of affordable housing in Chinatown. These funds have also been targeted for the development of Parcels A, B and C in Chinatown.

Business Opportunities Boston Crossing intends to create opportunities for prospective retailers and craftsmen to try entrepreneurial concepts at minimal investment through the concept of pushcart merchandizing. The development will provide space for at least 20 pushcarts within the speciality retail center which will be rented at minimal cost to vendors. Boston Crossing will also provide advice on business planning, merchandising, design, budgeting and financing. Through this approach, small business entrepreneurs would not have to assume the financial risks involved when entering into a long term lease

Child Care Boston Crossing will provide 12,000 square feet of child care space to serve employees who work in the area.

Parking The project will add 1700 to 2000 new parking spaces in the area. Chinatown residents may benefit from discounts available during weekends and evening hours.



*Parcel B Housing Development Update,
(cont'd from page 3)*

and has several grant proposals pending review. In addition, ACDC is anticipating an advance housing linkage payment of \$500,000 from the Kingston-Bedford office tower development before the end of the summer. This resource will enable ACDC architects, Woo & Williams, to develop working drawings which will assist ACDC to compete competitively in the late fall for public subsidy programs such as the State Housing Rental Assistance Program (SHARP) and Rental Housing Development Action Program (R-DAL).



How to Start a Small Business

Small businesses are a primary generator of jobs and economic development. David Birch, a MIT economist, has recently documented this and predicts that this trend will continue to grow in the future.

In light of the critical economic role of small businesses and the potential opportunities presented by the Midtown/Cultural District developments, ACDC is actively advocating for the development of new small businesses in and around the Chinatown community. Towards this effort, ACDC is working to establish an Asian Small Business Resource Center to provide technical assistance to new businesses. In addition, ACDC has prepared the following brief article on the strategic elements of a business plan.

Before any new or expanding business can receive financial assistance, the entrepreneur must prepare a business plan. A sound business plan is the foundation for starting a business. It provides a critical opportunity for the entrepreneur to conduct an objective review of her/his business concept. A business plan also serves as a operating tool to guide and manage ongoing success. Finally, a business plan communicates strategy and is the basis for financing. Essentially, a sound business plan is the "Ticket to



Investment Process".

Some of the most common pitfalls of a business plan are: 1) top down marketing approach, 2) unrealistic growth projections, 3) substitute loan proposal for a business plan, 4) "headless horsemen"; strong management concept and structure but no committed players, 5) utopian business plan, ideals drive the business plan, and 6) inappropriate management experience.

The following identifies each strategic element of a business plan and lists the questions which one should keep in mind when preparing that particular section of a business plan.

A) Business Description and Mission Statement

- * What is the business?
- * What are the goals with respect to size, profit, market share?
- * What does the product offer?
- * What is the status of the business (start-up or expansion)?
- * Why will the business be profitable?

B) Market Analysis

- * What is the market area and size?
- * What is the geographic area (trade area) where you will do 80% of your business?
- * What is the market character and trends?
- * What is the customer base and

segmentation (age, race, usage, preference)

- * What are the special characteristics of the market?

C) Assessment of Competition and Market Share

- * Who competes for a market share in your industry?
- * What are the key competitive advantages and disadvantages?
- * What is the basis for competition?
- * What is the key success factor?
- * What niche will your product occupy?
- * What share of the market will you enjoy?
- * How will your share of the market increase or decrease as the market matures?
- * How will you satisfy your market?

D) Marketing Plan

- * What are the special characteristics of the product which ensures a market share?
- * What is your technological position? * How fast is it changing?
- * What price do you anticipate for your product? Is it competitive?
- * Is the product profitable at that price?
- * What advantage does your product have at that price?
- * What is your promotional strategy?

E) Operating Plan

- * What is the operating procedure?
- * What is the industry cost position?
- * What is the operating capacity of the

facility?

- * How accessible is the market?
- * What are the locational advantages and disadvantages?
- * How will you deal with facility obsolescence and/or expansion?
- * How will you monitor for quality control? cost containment?

F) Organizational Structure

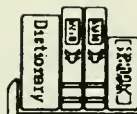
- * What is your legal and organizational structure?
- * Does the legal structure insure the greatest adaptability for the administration of your firm?
- * Who are the Board members?
- * Who is the management team? What are their key skills, qualifications and commitments?
- * What is the staffing plan and need for supporting professional services?

G) Financial Plan

- * What is your budget forecast?
- * What are the sources and uses of funds?
- * Does your financial analyses include all the following components.
 - cash flow
 - balance sheet
 - income/expense
 - breakeven point
 - financing plan

H) Proposed Company Offering

- * Desired financing
- * Use of funds
- * Return to investor



For Your Information

New Accomplishments of ACDC Board Member and Architect

ACDC Board Member Fonton (Tony) Wing was inducted into the Voter Hall of Fame by Secretary of State Michael J. Connolly during a ceremony on May 17, 1989 at the Massachusetts Archives building on Columbia Point. Tony is believed to be the first Chinese person among the more than 2000 senior citizens who have been similarly honored. The Voter Hall of Fame program was initiated by Secretary of State Connolly in 1984 to recognize the outstanding civic participation of older men and women who have voted for the past 50 years or more. Our congratulations to Tony Wing! (AARW Newsletter, June/July 1989).



Woo & Williams, ACDC's architectural firm for Parcel B, received a Boston Export Award from the Boston Society of Architects (BSA) for its design of the Olympic Village in Seoul, Korea. The BSA's annual Export Awards program honors Boston-based firms for projects outside metropolitan Boston. Our congratulations to Woo & Williams! (Boston Business Journal, July 17, 1989)

Lowell Bank Reaches Out to the Asian Community.

The Lowell Institution for Savings in Lowell, MA created a community officer position specifically to reach out to the city's Asian population. Beginning in the mid-1980's, thousands of Cambodians and other Southeast Asians immigrated to Lowell, where Asians now make up one-quarter of the total city population. In response to this potential market, the Lowell Institution for Savings hired a Cambodian refugee, Ratha Yem, to assist and educate Southeast Asians on how to access and utilize banking services and resources. Primarily, Yem's job entails breaking down cultural barriers which inhibit people from using banks. For example, Yem must address people's mistrust of banks, he explained, "ordinary people just keep their money at home underneath the mattress." In addition, Yem teaches the importance of establishing credit which means teaching people to buy on credit when most are accustomed to paying in cash. In addition to educating the community, Yem has to educate bank employees about Southeast Asian cultural and behavior norms. The news that the Lowell bank is offering services to the Asian community has spread rapidly via word of mouth and Yem has received inquiries about his services from Cambodian immigrants living as far away as Revere and Allston-Brighton. (Boston Business Journal, July 10, 1989)

*Free Workshop on Job
Opportunities in the Construction
Trades.*

Women in the Building Trades is offering a free introductory workshop for all who are interested in job and union apprenticeship opportunities in the construction industry. Workshops are held every Wednesday evening from August 2 through September 27, from 6:00 p.m. to 8:00 p.m. at 241 St. Botolph Street in Boston. Please call 266-2338 to pre-register.

*Free Bilingual Directory on Skilled
Apprenticeship Programs in the
Construction Trades*

ACDC has prepared a bilingual booklet on Construction Trades Skilled Apprenticeship programs in the Greater Boston area. The information provided for in this booklet includes a description of the apprenticeship program, the contact person, address and telephone number, the minimum requirements for entry into the program and the application period. The bilingual booklet is available from ACDC free of cost. Please call the office for more information.



*Legislative Initiatives on
Affordable Housing*

Two important pieces of legislation on affordable housing are being introduced in Congress which need your support. The Community Housing Partnership

Act was reintroduced to Congress by Rep. Joseph P. Kennedy, II. This act would authorize the Department of Housing and Urban Development (HUD) to allocate \$500 million to implement a cost-effective community-based program for housing rehabilitation and development to serve low and moderate-income families.

The National Affordable Housing Act was introduced by Senators Cranston and D'Amato and would give states and local governments more flexibility to design affordable housing strategies by building on the imaginative housing initiatives launched by many states and localities. This bill provides for long-term investment in affordable housing as a long-term national asset.



Your Opinion Counts!

ACDC and community members are encouraged to use the ACDC newsletter as a forum for your opinion and viewpoint on community issues. We welcome you to submit a typed letter or short article for possible publication in the next newsletter. If you are interested, send your letter to ACDC, 360B Tremont Street, Boston, MA 02116 or call 482-2380 for more information.

*Profile of Neil Chin, Cont'd from
page 2*

community has failed to adequately address. Another problem are the prejudicial divisions within Asian ethnic groups. Asian unity is an important goal but Neil has concerns over the proliferation of separate Asian organizations rather than the emergence of one unifying organization. Although separate organizations are necessary, they do not begin to address the overwhelming feeling that "We don't really understand them and they don't understand us." Other challenges include where Chinatown is going to expand in the future. Neil feels that in five to ten years, Chinatowns will begin to appear in Brighton, Quincy and possibly the South End.

Many Asians can not live in the Chinatown community because there simply is not enough housing. Neil notes that the goal of 500 new housing units for Chinatown is not sufficient due to the fact that new immigrants are continually coming to the Boston area. The 500 units are merely a "temporary stop-gap".

When asked to join ACDC, Neil's first thought was why do we need another community organization? However, since his active involvement, Neil sees what a community development corporation can accomplish. Still, Neil feels that ACDC needs to establish a track record, to have something to point to and say, "This is what ACDC is able to

do." Neil notes that ACDC can be an effective conduit for resources to be channeled to the community, for example, ACDC can help start businesses and create jobs.

Throughout his years of community activism, Neil has helped build many important community institutions and fight many battles to preserve Chinatown. In sum, Neil says, "All I ever wanted to be was a small cog in the community wheel." Well, Neil certainly is a critical and valued "cog" in Chinatown's development and vitality.



Acknowledgements:

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Executive Office of Communities and Development CEED program, Riley Foundation, Old South Fund, Shawmut Bank, Bank of New England, Bank of Boston, Burgess Urban Fund, Gillette Company, Boston Globe Foundation, Hyams Foundation and Old Colony Trust

亞美社區發展協會

ACDC 通訊

- 九八九年 · 夏季號

陳耀庭 剪影

陳耀庭是亞美社區發展協會(ACDC)董事局成員,兼副總裁。陳生在華埠居住已有六十五年,當他四歲半時移民美國,曾在麻省羅維爾住了一個短時期,之後便搬往華埠,一直居住至今。

在過去差不多四十年間,陳生一直在不同的職位上為華埠社區服務,自一九四六年,陳生便是第

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二次世界大戰後成立的美國退伍軍人協會華埠分會的會員。最初他任該會的历史工作員,之後經歷過多個不同職位後成為司令員,並連任兩期。陳生亦曾為南灣青年會董事局成員,華美福利會(CACA)主席,中華公所(CCSA)委任七名談判委員會成員之一,與達芙紐英倫醫務中心交涉,亦是中華公所獎學金委員會成員。

陳生最初成為社區活躍分子,是在一九五〇年代後期,當波士頓青年會建議關閉其在華埠南灣分會時,陳生與其他社區成員一起努力,成功地挽救了華埠青年會。一九六七,陳生參予「一點政治」及協助成立華美福利會去滿足華人社區的需要。當時,一個最重要的問題是去滿足一羣華裔家長的文化需要,他們想為子女保持其文化傳統。自始以後,華美福利會便成為一個多方面的社會服務機構,為全體亞裔社區服務。

在華美福利會成立不久，陳生便參予社區間的努力，連同灣邨、堡壘邨及華埠去對抗在一九六八年紐英倫區務中心機構的擴張。陳生注意到這時正是全國“人文運動”的高潮，陳生知道學院地區的强大貢獻，華裔學生必定要參予社區組織作努力。事實上，陳生估計百分之八十華埠所得是由於非華埠居民的投入和努力，他記起當時流行的一句話，就是“給一點關注”。

在他退休前，陳生在麻省團體保險署工作，其後成為該處的主管，他是第一個華人出任州的部門負責人。陳生追憶說，在他任期期間，只有很少的華裔人士在州政府內工作。事實上，目前在州政府做事的很多都是經陳生招聘的。他打趣地說：「陳狀庭就是州府的肯定就業行動的主理人」。

在陳生年青時到現在，華埠曾經歷過巨大的改變。二十年前，人們經過華埠時差不多可以道出所遇人的每一個人的姓名。在一九六五年，移民法未變得那樣開明時，華埠是一個小而穩定的社區，那時華埠就包括着幾條街，必珠街、泰勒街、赫臣街、夏里臣

街直至理倫街、奧士佛街及奧士佛里、曼德宝路街及平安街，現稱之為奧利花里。陳生注意到當他全家搬到理倫街的南端時，「每一個人都認為我們已搬到市郊了！」不過大部份老居民不是遷出就是作古。現在，他注意到移民有一股新的活躍及企業管理精神，「每一個人都忙於努力走前一步」。所以華埠社區再不像以往一樣這般緊密了。

華埠的新成長與其居民都帶來益處。社區居民開始認識到民權如投票及應該獲得的某些權益。陳生指出在過去，鼓勵人們去投票就好像“拔牙”一樣。不過他亦回想起過去限制不能閱讀的人去投票規定曾阻止很多華埠移民去行使登記為選民的權利。而一個需改變的例子是過去年長的公民並無福利，他們只依賴其家庭及親戚去接濟，現在則有些計劃及可負擔的房屋去協助老人。

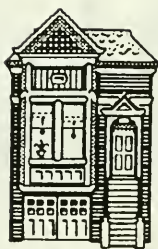
陳生覺得，目前華埠所面對的新挑戰，包括街頭幫黨...

(轉第+頁)

B地段房屋發展最新消息

波士頓重建局(BRA)主任高尔於一九八九年七月初提出的一個建議,為B地段打開了另一新的局面。由亞美發展協會(ACDC-120個出租單位)及華經會(CEDC 149混合出租及公寓單位)在R3-R3A地段(ABB地段)共同發展269個房屋單位外,此工程將包括在屋街B地段對面的C地段發展。C地段是用作計劃興建一社區中心用作安置南灣青年中心及華埠小童群益會。此外,華人醫務中心,昆士社區委員會,亞裔文化中心,華人前進會亦將會搬往或在C地段擴展其現有設施。

高尔建議運用三個地盤(A,B及C地段)去贊助房屋及社區中心的發展,把三個地盤聯合起來,其房屋及社區組成部份,將可以取得中城/文化區的房屋連鎖資金大概有二千二百萬(目前淨值一千五百至一千六百萬),這樣亦有可能把潛在的機會,去提高這工程的經濟效益,



例如可建築一個合用的,而不是兩個分開的車房,發展小組亦會節省其建築及經營費用。此外,高尔亦邀請紐英倫醫務中心(NEMC)去

考慮購買及租用停車場其中一層,用作支持工程所差欠的費用。

在任何計劃或設計房屋,社區中心及停車場開始之前,首先是需要進行一土力工程查勘,去估量三個地盤泥土狀況及水位。亞美社區發展協會已草擬了一工程範圍,讓土力工程顧問去出價投標。驗明ABB地段的地盤分劃圖則,地形及公共設施資料的BSC地盤查勘已實際上完成。此資料有助土力工程查勘,紐英倫醫務中心的五萬元捐款,將會用作該項查勘。

從財政的觀點看這工程,亞美協會已取得了顯著的進展。亞美協會最近向租賃房屋發展行動(R-DAL)計劃呈交了一項初步申請,要求撥款二百四十萬,用作資助運作,ACDC亦成功地自社區經濟發展協助公司(CEDAC)



自中城文化區兩個工程： 聯邦中心及波士頓交匯 廣場的社區利益

聯邦中心

聯邦中心是座落於兩幅市區土地上的一部份，位於波士頓大眾公園及華盛頓街下段，由寶奧士頓街伸展到百樂門劇院。這工程將包括酒店、兩座辦公大廈、零售空間及兩個表演劇院。該工程會為華埠帶來以下的利益：

就業：

聯邦中心會撥一千六百萬美元，成為連鎖基金會用作職業訓練計劃，如英文為第二語言班（ESL）及日間托兒工作。該工程會創造三千五百個新的建築職位及六千三百個永久職位。

房屋：

聯邦中心會提供八百萬美元，用於在華埠興建A、B及C地段，作房屋連鎖。此工程亦會把華埠與市中心連接起來。

為發展目標。

零售：

聯邦中心會提供零售機會給華埠商會及市場，把華埠零售活動與下城交匯廣場的零售活動連接起來。

托兒：

此工程會撥出一萬二千平方呎的樓面作為托兒設施，其中有相當部份的托兒額是為華埠居民的利益而設置的。

泊車：

此工程內的地下停車場提供一千個停車位給居民、購物者、僱員及劇院觀眾。於晚間及週末使用，將獲減價優待。

波士頓交通廣場

波士頓交匯廣場是位於華盛頓街下段，是一個零售及辦公室大樓混合用途工程。此工程涉及拉菲逸廣場的重新設計，因該廣場被認為是社區設法的一個失敗經驗。在波士頓交匯廣場內新的特別零售中心會把華埠與市中心連接起來，特點是

泊車：工程會在該地區增加一千
七個新停車位。
華埠居民在週末及晚上泊車，
可獲折扣優待。



五、這為千屋作一房段出擔地撥負C會可及場建B廣興A，滙華埠文華碩在波百萬士萬已發屋：些款項目標。

預製小發各子策見簽財
為者的。間租業意當到
意經營志空賤商供員及
有工經觀供價就提人涉
場手的提低曾面理所
廣及車理內最亦方管慮
難商推管中心以場款業顧
交售手業中車廣賃商須
頓震過企售推滙及型無
士做透管零手交算小就
波備們一別輛頓預法時
他式特士士計方約
使方在二波設個租了
造機投工至人銷過長風
造本展納商劃透定政

托兒：波士頓交匯廣場會提供一萬二千平方呎的托兒空間，為在該地區服務的僱員服務。

萊利基金及波士頓環球基金等得三萬三千元。西美協會曾向CEDAC呈交了另一申請,要求二萬五千元撥款,及有多個撥款建議仍待省覽階段。此外西美社區發展協會預期在夏末前,自京士頓百福辦公室大廈發展工程中獲五十萬元預先房屋連鎖撥款。這款項使西美協會建築師Woo + Williams能開始進行繪圖,有助在秋末時,有力地去競爭公共撥款計劃,如州房屋出租協助計劃(SHARP)及出租房屋發展行動計劃(R-DAL)。



如何去開展小型商業

小型商業是發展就業及經濟活動的基礎。麻省理工學院的寶治先生最近把上述情況錄下來，並預言這個趨勢會在日後繼續增長。

考慮到由於中城/文化區發展小型商業及潛在的機會扮演着一個關鍵性的經濟角色，亞美社區發展協會積極鼓吹在華埠內及鄰近地區發展新的小型商業。為着這種努力，亞美協會籌辦了亞裔小型商業資源中心，去為新的商業提供技術協助。此外，亞美協會已準備以下一篇文章，說明商業計劃中的策略因素。

在任何新的或擴展商業在取得財務資助之前，企業管理人員，必須草擬一商業計劃。一個健全的商業計劃是開設一項商業的基礎。這計劃可提供一個決定性的機會，讓企業管理人員去對其商業概念，進行一項客觀的評估。一項商業計劃亦用作一個經營工具去指導及管理不斷的成就。最後，一個商業計劃是策略上的一種聯繫，亦是財務貸款的基礎。事實上，



一個健全的商業計劃就是“投資過程的通行証。”

在商業計劃中一些常見的陷阱是：1)由上而下的市場方式；2)不設實際的發展預測；3)為商業計劃而設的貸款代替建議；4)“無頭的騎師”有健康的管理觀念及結構，但無肯願意承擔的參予者；5)烏托邦式的商業計劃，以理想去推動商業計劃；6)不恰當的管理經驗。

以下是指出一個商業計劃中的每項策略因素及列出在籌備一個商業計劃中的某部份時要切記的問題

A. 商業的介紹及目標聲明。

- * 甚麼的商業？
- * 就規模、利潤、市場分担而言，目標是甚麼？
- * 怎麼樣的製成品？
- * 商業的情況是甚麼，剛開始或擴展？
- * 為何這商業有利可圖。

B. 市場分析

- * 市場地區及大小是怎麼樣？
- * 百分之八十的生意，來自甚麼地區範圍（經營地區）？
- * 市場特質及走勢是怎樣？

顧客的基礎及劃分是怎樣(年齡、
種族、用途取向)?

* 市場有甚麼特色?

C. 競爭的估計及市場分担

* 誰是你的商業在市場分担中的
競爭者?

* 主要的競爭有利及不利因素:

* 競爭的基礎是甚麼?

* 甚麼是成功的要素?

* 你的產品佔甚麼的地位?

* 你會在市場中分享到甚麼?

* 當市場成熟後怎樣去分担市場
的增加或減少?

* 怎樣去滿足你的市場?

D. 市場計劃

* 產品有何特質,去確保分担到一
部份市場?

* 你的科技地位是甚麼? 轉變得
有多快?

* 你預料產品的價格有多少? 是
否有競爭力?

* 在那價格上,產品是否有利可圖?

* 在那價格上,產品有何優美?

* 你推銷產品上的策略是甚麼?

E. 經營計劃

* 經營程序是甚麼?

* 工業成本的狀況是甚麼?

* 設施的經營能力是甚麼?

* 市場是否方便?

* 在地點上,有何優缺點?

* 何如去應付設施的廢退及/或
擴充?

* 你如何去監察質量? 遏止成本
增加?

F. 組織結構

* 你的法定及組織結構是甚麼?

* 法律結構是否保障你經營這商
業公司得到最大的適應力?

* 誰是董事局成員?

* 誰是管理小組成員? 他們的主
要技能、資歷及承擔責任是甚麼?

* 職員僱用計劃是甚麼及是否需
要專業服務上的支援?

G. 財務計劃

* 你的財務預算怎樣?

* 資金的來源及使用是怎樣?

* 你的財務分析是否包括下列組
成部份:

- 資金流通

- 收支平衡表

- 收入/支出

- 平衡莫劃

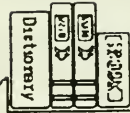
- 財務計劃

H. 公司預料所能提供的事項:

* 理想中的貸款.

* 資金運用.

* 發回給投資者.



資料提供

亞美社區發展協會董事局成員 及建築師的新成就

於一九八九年五月十七日在哥倫比亞角的麻省檔案館中一項儀式中，麻省省務卿郭萊理宣佈亞美協會董事局成員 FONTON (TONY) WING 成為“投票人榮譽堂”成員之一，相信 WING 先生是在二千名耆英公民中，第一個華人獲得該項殊榮。“投票人榮譽堂”計劃是由州務卿於一九八四年推動的，目的是表揚在過去五十年間參加公民活動的出色男女耆英。

於此我們特向萊先生祝賀！（譯自亞裔文化中心會訊，一九八九年六月號）



Woo & Williams 是為亞美社區發展協會在巴登設計的建築公司。該公司為南韓首都漢城設計奧運村，因而獲波士頓建築師學會 (BSC) 頒予“波士頓出口獎”，波士頓建築師學會的週年出口獎計劃，是獎勵以波士頓為基地的公司，在大波士頓以外的工程。於此僅向 Woo & Williams 公司致以祝賀！（波士頓商業報刊，一九八九年八月廿日）

羅維爾銀行與亞裔社區聯絡

麻省羅維爾儲蓄銀行設立了社區聯絡員的職位，特別與市內的亞裔人士聯繫。自一九八〇年代開始，成千的柬埔寨及其他東南亞移民到羅維爾定居，那裏的亞裔人士佔全市人口的四分之一。為着對這潛在的市場作出反應，羅維爾儲蓄銀行已聘用一名東亞裔移民 Ratta Yem 去協助及教導東南亞移民如何去取得及運用銀行服務及資源。基本上，Yem 的工作是負責打破阻止人們使用銀行的文化障礙。例如：Yem 一定要針對人們對銀行的不信任。他解釋說：“普通人只是把金錢放在家中的床褥之下”。

Yem 會指導他們用信用咭及建立信用的重要性，因大多數人習慣用現錢購物。除進行社區教育外，Yem 也向銀行取員介紹東南亞文化及生活習慣。由於羅維爾銀行向亞裔社區提供服務的消息很快便傳開來，Yem 接獲遠至華埠及柯士頓、寧頓區的東亞裔移民的查詢。

（波士頓商業報刊，一九八九年八月廿日）

建築行業就業機會免費講座

在建築行業的婦女 向有意加入建築業工作及工會主辦的學徒訓練機會的人士,提供一免費介紹講座。講座自八月二日至九月廿八日逢星期三下午六時至八時在波士頓 241 ST. BOWDOIN ST. 舉行。請電 266-2338 預先登記。

建築行業技術學徒計劃 免費雙語索引

垂美協會已印備了在大波士頓地區建築行業技術學徒計劃雙語小冊子。小冊子內的資料包括學徒計劃的描述,聯絡人,地址及電話,受訓的最低條件及申請期限。此雙語小冊子可在垂美協會免費索取,詳情可電本會辦事處。



有關可負擔房屋的立法建議

一項有關可負擔房屋的重要立法,已開始向國會提交,我們應給予支持,祖甘乃迪再度向國會提交社區房屋合作提案,此提案授權房屋及市區發展

署(HUD)撥款五億元去推行符合成本效益,以社區為基礎的及事為低及中收入家庭而服務的房屋整修及發展計劃。

參議員琼士頓及多美度提出的全國可負擔房屋策略,就多個州及地區提出的房屋構想建議,給予它們更大的彈性,去設計一個可負擔房屋策略。此提案提供在可負擔房屋上的長期投資,作為一項長遠的國家資產。



你的意見會受到重視

鼓勵垂美協會及社區成員用垂美協會通訊作為一個論壇,在社區問題去表達你的意見及觀點。我們歡迎你送來用英文打好的文件或短文章,盡可能在下期通訊刊出。有意投稿者,可寄往: ACDC 360 B TREMONT ST. BOSTON, MA 02116 或致電 482-2380 查詢。



陳耀庭剪影

(續第=頁)

社區並沒有適當地面對這問題。另一問題是亞裔社群中存在的偏見。亞裔團結是一個重要的目標，但是陳先生關注到亞裔繁增出不同的組織，而不是呈現出一個統一的組織。雖然有不同的組織是必須的，但是他們並未有開始去針對一種普通的心態：“我們並不完全了解他們，他們亦不了解我們。”其他挑戰包括華埠在日後往那裏擴展。陳先生認為在五年至十年間，華埠會開始在布頓、昆士市及可能在南端出現。

很多亞裔人士不留在華埠社區居住，因為那裏簡直無足夠的房屋。陳先生指出在華埠五百個新房屋單位的目標並不足夠，因為新移民不斷來波士頓地區定居，五百個單位，僅僅是臨時代替品。

當他被邀入亞美協會時，陳先生最初認為我們為何要有另一個社區組織呢？不過自從他積極參與後，陳先生看到了一個社區發展協會亦能取得成功。但他仍覺得亞美協會需要建立一競賽

紀錄，這樣才可以有力地說，“這就是亞美協會可以做到的事情。”陳生指出亞美協會可以是一個有效的渠道為社區匯集資源，例如亞美協會可以協助開展商業及製造就業。

在他多年來活躍於社區之中，陳先生曾協助建立了很多重要的社區機構及為保存華埠打過多場仗。陳先生這樣地作總結，“我一直所期望的就是在社區這個大車輪中，做一個小小的齒輪。”對在華埠的發展及重振中，陳生無疑是一個很重要及重要的齒輪。



鳴謝:-

亞美協會向下列公共機構及私人基金會的支持表示謝意：社區及發展 CEED 計劃行政處，萊利基金會，老南基金會，所勒銀行，紐英倫銀行，波士頓銀行，保治市區基金，吉烈公司，波士頓環球基金，凱恩斯基金及老殖民地信託。

若你仍未成為垂美社區發展協會會員的話,我們十分感激你能填寫下列表格並寄往 ACDC 辦事處 360-B TREMONT ST. BOSTON, MA 02116. 謝謝!

— 請接納本人成為 ACDC 會員,附上十元支票二張, (家庭會員十五元)作為年費。支票請寫: ASIAN COMMUNITY DEVELOPMENT CORPORATION,並郵寄上址。

— 本人現時未準備加入成為 ACDC 會員,但願意收到更多有關資料。

姓名: _____ 地址: _____

電話: (住宅) _____ (工作) _____ 性別: _____

職業: _____ 僱主或行業: _____

本人對下列感興趣(請選適合者)

— 房屋發展
— 教育研討會
— 社區策劃

— 罪案/公安
— 商業發展
— 籌款

— 組織社區
— 公共交通
— 社會服務

If you are not an ACDC member, we would greatly appreciate it if you would fill out the following and mail it back to ACDC's office at 360-B Tremont Street, Boston, MA 02116. Thanks very much!

— Please sign me up as an ACDC member. Attach a check in the amount of \$10 (\$15 family membership annual dues payable to the Asian Community Development Corporation and mail back to the office.

— I am not interested in becoming an ACDC member right now but please send me more information.

NAME _____ ADDRESS _____ ZIP _____

TELEPHONE (HOME) _____ WORK _____ SEX _____

OCCUPATION _____ EMPLOYER OR BUSINESS _____

I am interested in the following (check all that apply):

— Housing Development
— Educational Forums
— Neighborhood Planning

— Crime/Public Safety
— Commercial Development
— Fundraising

— Community Organizing
— Public Transportation
— Social Services

Asian
Community
Development
Corporation
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